

In re:  
JoAnne M. Baldwin  
Debtor

Case No. 18-14716-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 01, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 5  
Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2023:

Recip ID	Recipient Name and Address
db	+ JoAnne M. Baldwin, 513 Colgate Court, Bensalem, PA 19020-8208
14166603	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
14197035	+ Celtic Bank, Service Finance Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
14166631	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14166632	+ FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14166633	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14647498	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14647573	+ Freedom Mortgage Corporation, c/o ANDREW L. SPIVACK, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14558477	+ Freedom Mortgage Corporation, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14166641	+ Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14166640	+ Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14166642	Service Finance Compan, Call 561-361-8587, Boca Raton, FL 33432
14254839	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 02 2023 01:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2023 01:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14166602	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 02 2023 01:28:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14172632	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 02 2023 01:28:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14166600	+ Email/Text: backoffice@affirm.com	Sep 02 2023 01:28:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
14166601	+ Email/Text: backoffice@affirm.com	Sep 02 2023 01:28:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
14195556	Email/PDF: bncnotices@becket-lee.com	Sep 02 2023 00:27:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14166605	+ Email/PDF: bncnotices@becket-lee.com	Sep 02 2023 00:41:59	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

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14166604	+ Email/PDF: bncnotices@becket-lee.com	Sep 02 2023 01:17:08	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14166607	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 02 2023 01:27:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14166606	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 02 2023 01:27:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14191525	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 02 2023 01:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14166609	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 02 2023 00:26:43	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14166611	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 02 2023 00:14:02	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
14166608	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 02 2023 00:15:07	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14166610	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 02 2023 00:26:56	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14187509	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 02 2023 00:14:03	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14195559	Email/PDF: bncnotices@becket-lee.com	Sep 02 2023 00:54:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14166613	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 01:16:55	Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14166614	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:41:58	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14166612	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:41:57	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14202385	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:53:32	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14166616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 01:41:09	Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
14166615	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:54:08	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14166618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:42:23	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14166617	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:41:58	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14166620	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 01:29:08	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
14166619	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 01:41:04	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14166622	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 02 2023 01:28:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14166621	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 02 2023 01:28:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14166624	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 02 2023 01:28:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
14166623	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 02 2023 01:28:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14166626	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Sep 02 2023 01:28:00	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14166625	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 02 2023 01:28:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14166628	Email/Text: mrdiscen@discover.com	Sep 02 2023 01:27:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14166660	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:41:57	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14166661	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2023 00:42:23	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
14202383	Email/Text: bnc-quantum@quantum3group.com	Sep 02 2023 01:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14173359	Email/Text: mrdiscen@discover.com	Sep 02 2023 01:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14166627	+ Email/Text: mrdiscen@discover.com	Sep 02 2023 01:27:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14558429	^ MEBN	Sep 01 2023 23:56:13	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14647499	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 02 2023 01:28:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14166633	^ MEBN	Sep 01 2023 23:56:25	Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14166634	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 02 2023 01:28:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
14182032	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 02 2023 01:28:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14166636	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:42:20	GEMB / HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
14166635	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:27:02	GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
14166638	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 02 2023 01:27:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14166637	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 02 2023 01:27:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14199558	Email/PDF: resurgentbknofications@resurgent.com	Sep 02 2023 01:17:12	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14292506	Email/Text: BankruptcyECFMail@mccalla.com	Sep 02 2023 01:28:00	Freedom Mortgage Corporation, c/o MARIA TSAGARIS, McCalla Raymer LLC, 1544 Old Alabama Road, Roswell, GA 30076
14166639	^ MEBN	Sep 01 2023 23:56:10	Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215-2239
14199059	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 02 2023 01:17:08	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14198315	Email/Text: bnc-quantum@quantum3group.com	Sep 02 2023 01:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14198314	Email/Text: bnc-quantum@quantum3group.com	Sep 02 2023 01:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14166643	+ Email/Text: servicing@svcfm.com		

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		Sep 02 2023 01:28:00	Service Finance Compan, 555 S Federal Hwy Ste 20, Boca Raton, FL 33432-5505
14166647	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:41:48	Synchb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14166646	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:59	Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14166644	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:13:58	Synchb/home Design Sele, Po Box 96060, Orlando, FL 32896-0001
14166645	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:57	Synchb/home Design Sele, C/o Po Box 965036, Orlando, FL 32896-0001
14167276	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:41:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14166648	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:13:58	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14166649	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:27:03	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14166650	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:44	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14166651	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:27:03	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14166653	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:34	Synchrony Bank/QVC, Po Box 965018, Orlando, FL 32896-5018
14166652	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:41:54	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14166655	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:52	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
14166654	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:32	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14166656	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:15:07	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14166657	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 02 2023 00:26:57	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14203191	+ Email/Text: bncmail@w-legal.com	Sep 02 2023 01:28:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14166659	+ Email/Text: bncmail@w-legal.com	Sep 02 2023 01:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14166658	Email/Text: bncmail@w-legal.com	Sep 02 2023 01:28:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14166629	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 02 2023 01:28:00	Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14166630	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 02 2023 01:28:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
14188010	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 02 2023 01:28:00	U.S. Bank National Association, dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 77

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAUL H. YOUNG	on behalf of Debtor JoAnne M. Baldwin support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: JoAnne M. Baldwin  
Debtor(s)

Case No: 18-14716-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/1/23